

HOME IMPROVEMENT LOAN AGREEMENT AND PROMISSORY NOTE

Home Improvement Loan Agreement Number: [REDACTED]Date: 10/10/2023

SUNco 150 Eileen Way, Suite 5, Syosset, NY 11791

Merchant: Name Address License/Registration No.

Sheila Simmons 145-04 Lakewood Avenue, Queens, NY 11435

Borrower: Name Principal Address

Installation Address (if applicable and if different from Principal Address)

DEFINITIONS: As used in this Loan Agreement and Promissory Note ("Note"), "you" and "your" mean Borrower, and "we," "us" and "our" mean WebBank, Member FDIC ("WebBank"). "Merchant" means the Merchant identified above.

FEDERAL TRUTH IN LENDING ACT ("TILA") DISCLOSURES

ANNUAL PERCENTAGE RATE ("APR") (e)	FINANCE CHARGE (e)	Amount Financed (e)	Total of Payments (e)
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all scheduled payments
<u>7.24% (e)</u>	<u>\$95,412.68 (e)</u>	<u>\$72,100.00 (e)</u>	<u>\$167,512.68 (e)</u>

Payment Schedule (e): You must make 299 (e) monthly payments of \$558.38 (e) and then one final payment of \$557.06 (e). We estimate that your first payment will be due on 11/15/2024 (e) and the final payment will be due on 10/15/2049 (e) (the "maturity date").

Security: You are giving a security interest in the personal property you are purchasing in this transaction and your rights concerning such personal property under any related agreement.

Late Fee: If any part of a payment is more than 15 days late, you will be charged a late charge of 5% of the amount due or \$10, whichever is less (as permitted by law).

Prepayment: If you pay all or part of this loan early, you will not have to pay a penalty.

Contract Reference: See the remainder of this Note for any additional information about nonpayment, default, our right to accelerate maturity of this Note and prepayment rebates and penalties.

(e) means estimated.